

1 **ABSTRACT OF THE DISCLOSURE**

2 An account holder authorizes transfer of funds from an account using a limited-use
3 account number. An account issuer establishes an account and associates a limited-use
4 account number with the account. The limited-use account number remains inactive until
5 the account holder requests activation thereof. The account holder uses a transactions card
6 to initiate communication with the account issuer and to request activation of the limited-
7 use account number. Upon receiving the request for activation, the account issuer activates
8 the limited-use account number for either a specified period of time or a specified number
9 of transactions. The account holder then uses the limited-use account number for the
10 specified period of time or the specified number of transactions, after which the limited-use
11 account number is deactivated until such time that the account holder again requests
12 activation thereof. Deactivation of the limited-use account number substantially prevents
13 unauthorized persons from gaining access to the account.

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